

Nazira Sabdenova

Data Analyst | Banking & Payments Analytics

Almaty, Kazakhstan | [linkedin.com/in/nazira-sabdenova-a70752314](https://www.linkedin.com/in/nazira-sabdenova-a70752314)

PROFESSIONAL SUMMARY

Data Analyst with 6+ years of experience in banking and retail, focused on transactional and payment data, BI reporting, unit economics and product analytics. Strong SQL across Oracle and PostgreSQL, with hands-on Power BI/DAX/Power Query and Tableau. Experienced in translating business needs into metrics, data marts, dashboards and management recommendations, with domain expertise in e-commerce acquiring, card payments, fees/settlements and BaaS. Developing Python and AI automation skills.

WORK EXPERIENCE

Bank CenterCredit JSC - Data Analyst

Jun 2022 - Present | Almaty, Kazakhstan

- Analyze large payment and transactional datasets, investigate anomalies/data-quality issues, and deliver ad-hoc analysis and recommendations.
- Build and automate Power BI/Tableau reporting; prepare analytical datasets in Oracle/PostgreSQL and support scheduled refreshes via Airflow/internal scheduler.
- Develop cost/revenue and unit-economics models for e-commerce products, including payment-system, partner and risk-related fees and tariff scenarios.
- Contribute analytics and requirements to payments initiatives, including Visa CyberSource and BaaS integration; coordinate with product, development, security and finance teams.
- Built internal automation tools, including an AI-assisted Telegram consultation bot and an IT support ticketing bot.

Alfa-Bank JSC - Data Analyst

Oct 2020 - May 2022 | Almaty, Kazakhstan

- Sales analysis, employee KPI tracking and SQL-based reporting; built and optimized Excel and Power BI reports.

Turkuaz Distribution / Central Asia Trading - Data Analyst

Jul 2019 - Apr 2020 | Almaty, Kazakhstan

- Sales/returns and regional performance analytics; Oracle BI reporting and employee bonus KPI validation.

Eurasian Bank JSC - Data Analyst

Sep 2018 - Jun 2019 | Almaty, Kazakhstan

- Built dashboards and performance reporting for lead conversion and sales metrics.

CORE ANALYTICS

Large transaction/payment datasets; anomaly and reconciliation analysis; data quality; ad-hoc analysis; business/product metrics; unit economics; hypotheses and A/B logic.

SQL & BI

SQL; Oracle; PostgreSQL; DBeaver; PL/SQL (basic); Power BI; DAX; Power Query; JSON; Tableau; Excel.

PAYMENTS DOMAIN

E-commerce acquiring; card transactions; bank/agent/partner fees; settlements and transit accounts; terminals; Visa CyberSource; BaaS.

BUSINESS & DELIVERY

Requirements discovery; task decomposition; stakeholder coordination; Jira; Teams; Agile; estimates and changing requirements.

PYTHON & AI - DEVELOPING

Python; Pandas; APIs; Linux; Docker; Git; NLP; SentenceTransformers; embeddings; ChromaDB; ML basics; LLM/RAG.

EDUCATION

International IT University, Almaty

BSc, Mathematical and Computer Modeling, 2018

PL/SQL - Udemy, 2020

LANGUAGES

Kazakh: Native

Russian: Fluent

English: B1